



**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant(s): Sovio et al.

Group Art Unit: Unassigned

Serial No.: 10/785,025

Examiner: Unassigned

Filed: February 25, 2004

For: ELECTRONIC PAYMENT SCHEME IN A MOBILE ENVIRONMENT FOR SHORT-RANGE E-COMMERCE: METHODS, SYSTEMS, APPARATUS AND PROGRAM PRODUCTS

**INFORMATION DISCLOSURE STATEMENT**

Mail Stop \_\_\_\_\_  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

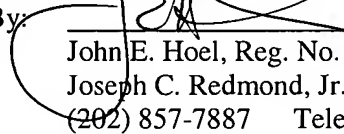
Sir:

Pursuant to Rule 56, applicant hereby calls the attention of the Patent Office to the references listed on the attached Form PTO 1449. Copy(ies) of these references ☒ are attached ☐ were filed in related application U.S. Serial No(s) \_\_\_\_\_, filed \_\_\_\_\_, respectively.

- ☒ This document is being filed within three (3) months of the filing date of the application
- ☐ A check for the requisite fee of \$180 is enclosed.
- ☐ This document is being concurrently filed with the above-identified application
- ☐ This document is being concurrently filed with an Request for Continued Examination (RCE)
- ☐ This document is being filed prior to a first Office Action
- ☐ This document is accompanied by a Search Report/Communication cited in a corresponding PCT or foreign counterpart application.
- ☒ The Commissioner is hereby authorized to charge any additional fees which may be required for this Information Disclosure Statement, or credit any overpayment to Deposit Account No. 13-4503, Order No. 4208-4169. A DUPLICATE COPY OF THIS SHEET IS ATTACHED.

Respectfully submitted,  
MORGAN & FINNEGAN, L.L.P.

Dated: <sup>30</sup> March 29, 2004

By:   
John E. Hoel, Reg. No. 26,279 for  
Joseph C. Redmond, Jr., Reg. No. 18,753  
(202) 857-7887 Telephone  
(202) 857-7929 Facsimile

Correspondence Address:

MORGAN & FINNEGAN, L.L.P.  
345 Park Avenue  
New York, NY 10154-0053



<b>FORM PTO-1449</b>  <b><u>INFORMATION DISCLOSURE CITATION</u></b>				Attorney Docket: 4208-4169		Serial No.: 10/785,025	
				Applicant: Sovio et al.			
				Filing Date: February 25, 2004		Group Art Unit: Unassigned	
<b>U.S. PATENT DOCUMENTS</b>							
Examiner Initial		Document Number	Date	Name	Class	Sub- Class	Filing Date
		2002/0084896 A1	07/04/2002	Dixit et al.	340	447	01/02/2001
		2003/0030542 A1	02/13/2003	VonHoffmann	340	5.61	08/10/2001
		2003/0167207 A1	09/04/2003	Berardi et al.	705	16	01/10/2003
		6,647,497 B1	11/11/2003	Cromer et al.	713	200	03/31/1999
		5,959,530	09/28/1999	Lupien, Jr. et al.	340	568.1	07/29/1998
		5,629,981	05/31/1997	Nerlikar	380	25	07/29/1994
<b>FOREIGN PATENT DOCUMENTS</b>							
		Document Number	Date	Country	Class	Sub- Class	Translation
		1 271 887 A1	01/02/03	EP			
		1 239 630 A2	09/11/02	EP			
		02/084896 A1	10/24/02	WO			
		01/45319 A1	06/21/01	WO			
		99/41876	08/19/99	PCT			
<b>OTHER DOCUMENTS (Including Author, Title, Date, etc.)</b>							
Examiner				Date Considered			
EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP §609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to Applicant.							